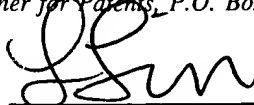


PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
AMENDMENT TRANSMITTAL LETTER**

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 12, 2004



Lindsey Lin

Applicant : James C. Thomas, Jr. Confirmation No. 4976
Application No. : 09/927,296
Filed : August 10, 2001
Title : COMPUTERIZED SYSTEM FOR COMBINING INSURANCE COMPANY
AND CREDIT CARD TRANSACTIONS

Grp./Div. : 3627
Examiner : Gort, Elaine L.

Docket No. : 45659/TJD/T503

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Post Office Box 7068
Pasadena, CA 91109-7068
November 12, 2004

Commissioner:

Enclosed is an amendment to the above-identified application.

CLAIMS AS AMENDED						
	Claims Remaining After Amendment	Highest Number Paid For	Number Extra Claims	Small Entity Rate	Large Entity Rate	FEE
Total Claims Fee	10	*44	0	x \$9.00	x \$18.00	0
Independent Claims	1	** 4	0	x \$44.00	x \$88.00	0
Multiple Dependent Claims ***				\$150.00	\$300.00	
TOTAL FILING FEE						0
NO ADDITIONAL FEE REQUIRED ****	IF NO FEE REQUIRED, INSERT "0"					0
LIST INDEPENDENT CLAIMS: 23						
* IF HIGHEST NUMBER PREVIOUSLY PAID FOR IS 20 OR LESS, WRITE "20" IN COLUMN 3 ** IF HIGHEST NUMBER PREVIOUSLY PAID FOR IS 3 OR LESS, WRITE "3" IN COLUMN 3 *** PAY THIS FEE ONLY WHEN MULTIPLE DEPENDENT CLAIMS ARE ADDED FOR THE FIRST TIME **** IF NO FEE REQUIRED, ADDRESS ENVELOPE TO "BOX NON-FEE AMENDMENTS"						

Attached is our check for \$ to pay the fees calculated above.

Amendment Transmittal Letter
Application No. 09/927,296

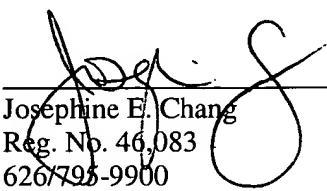
_____ A Petition for Extension of Time and the required fee are enclosed.
_____ Other enclosures:

The Commissioner is hereby authorized to charge any fees under 37 CFR 1.16 and 1.17 which may be required by or to give effect to this paper to Deposit Account No. 03-1728. Please show our docket number with any charge or credit to our Deposit Account. **A copy of this letter is enclosed.**

Respectfully submitted,

CHRISTIE, PARKER & HALE, LLP

By



Josephine E. Chang
Reg. No. 46,083
626/795-9900

JEC/lal

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3627
JFW

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 12, 2004.

Signature

Appl No. : 09/927,296 Confirmation No. 4976
Applicant : James C. Thomas, Jr.
Filed : August 10, 2001
Title : COMPUTERIZED SYSTEM FOR COMBINING INSURANCE COMPANY
AND CREDIT CARD TRANSACTIONS
TC/A.U. : 3627
Examiner : Elaine L. Gort
Docket No. : 45659/JEC/T503
Customer No. : 23363

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Post Office Box 7068
Pasadena, CA 91109-7068
November 12, 2004

Commissioner:

In response to the Office action of August 11, 2004, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.